

### **REMARKS**

Claims 1 – 156 are pending in the application. Claims 1 – 26, 81 – 105, and 153 – 156 stand finally rejected. Claims 27 – 80 and 106 – 152 have been withdrawn from consideration. Claims 1 – 3, 8, 15, 23, 81, 84, 94, 101, and 153 – 156 have been amended to further clarify the invention in order to more carefully distinguish the prior art. Claims 1 – 26, 81 – 105, and 153 – 156 are presented for reconsideration after final rejection.

The Examiner rejected claims 1 – 26, 81 – 105 and 153 – 156 under 35 U.S.C. § 103(a) as being unpatentable over *Vicknair et al.* (US 2003/0208421) in view of *Bellinger et al.* (US 5,870,725), and admitted prior art. This rejection is respectfully traversed.

With regard to claim 1, the Examiner is relying on *Vicknair* for disclosing all limitations of the claim except: “for each item received at a second time, assigning an image sequence number to the item, associating the item’s image data with the item’s image sequence number and associating the item’s image sequence number with the item’s source key to preserve a linkage integrity between the item and the item’s image data.” The Examiner is relying on *Bellinger* for disclosing “for each item received at a second time, assigning an image sequence number to the item (image identification key), associating the item’s image data with the item’s sequence number and associating the item’s image sequence number with the item’s source key (MICR data) and to preserve a linkage integrity between the item and the item’s image data.”

In addition, the Examiner stated that “Rational database ... are well-known and they use SQL for manipulate database data and by assigning a primary key, secondary key, foreign key to keep referential integrity between tables or correlating the records, index for fast searching, etc.”

(parentheticals omitted). Applicants are not claiming relational databases or organization of the fields in database tables. It is believed that the Examiner is making the point that use of source keys are well known in the art of relational databases. The term "source key" has been replaced by "source sequence number" in the amended claims to clarify that the source sequence number is used to associate ECP data items and the corresponding images. The significance of "source sequence number" in the claims is discussed further herein.

*Vicknair* discloses at Para. 18: "the ECP processing by a receiving bank takes place the same as with the prior art methods. During the proofing process, in which the data records for the ECP items are validated against the data records for the Paper to Follow physical items, the records are updated such that the posting date and ISN number for the Paper to Follow records reflect the posting date and ISN number of the ECP items. As the digital image of the check is electronically linked to the data records, the image thus carries the posting date and ISN of the ECP item." In other words, *Vicknair* makes use of two item sequence numbers. Each ECP item has a first ISN, and each check when imaged at the receiving bank has a separate second ISN. During the proofing process at the receiving bank, the image is correlated to the corresponding ECP item and the ISN of the image is changed to the ISN of the corresponding ECP item. The second ISN number is discarded after the correlation step (see claim 1). The ECP item and the image can then be indexed by the same ISN. In the alternate embodiment disclosed at Para. 20, the transmitting bank images the data and performs the same process of correlation and discard of the image ISNs that are done in the first embodiment resulting in an enhanced ECP file (transaction data plus image data both having the same ISN) being transmitted to the receiving bank. The rationale for imaging checks with an image ISN at the transmitting bank is stated in

Para. 20 as follows: "This method saves both time and money since the receiving bank no longer has to perform the duplicate task of capturing the physical items as they are received from the transmitting bank."

In contrast to the teachings of *Vicknair*, in the invention of claim 1, the first ISN associated with the ECP item and the second ISN associated with the corresponding image are both retained and both are associated with the same source sequence number generated by the sending institution. However, generating the source sequence number by the sending institution creates an absolutely accurate and direct linkage between the item's image data and the item's corresponding transaction data. The source sequence number generated by the sender does not replace the item sequence number assigned by the receiving financial institution. The source sequence number is created by the sending institution and is associated with both the item transaction data and the item image data. The item sequence number and the image sequence number are assigned by the receiving financial institution when the item transaction data and image data are received. The receiving financial institution can then associate the item sequence number with the image sequence number by matching the source sequence numbers in the item transaction data and the item image data. *Vicknair et al.* fails to teach or fairly suggest generating a source sequence number by the sending institution that is associated with the transaction data and the image data for an electronically presented item, associating the item's ECP sequence number with the item's source sequence number, and associating the item's image sequence number with the item's source sequence number to preserve linkage integrity between the item and the item's image data. Furthermore, *Vicknair et al.* fails to teach or fairly suggest associating the item's image sequence number with the item's EIP sequence number by matching the source

sequence number associated with the item's EIP sequence number received at a first time with the same source sequence number associated with the item's image sequence number received at a second time.

*Bellinger et al.* discloses that images of cleared checks are captured at the receiving institution and combined with posted MICR data and customer supplied account information. An image identifier key is associated with the MICR data on the check. At col. 15, ll. 20 – 24, *Bellinger* discloses that Account Reconciliation Plan (ARP) “extracted posted MICR data is then matched with the recaptured MICR data and associated with the captured image data so that each item identified as having an image has the image identification key associated with the full transaction record data.” Since the receiving institution images the cleared checks, *Bellinger* fails to teach or fairly suggest receiving image data from the sending institution at a second time wherein the image data is associated with the item's source sequence number that is generated by the sending institution. The Recapture Match process disclosed by *Bellinger* links posted MICR code line data captured when the item was originally posted to each customer's account to the Image Access Key for the recaptured image of the item that was assigned during the high speed image capture (col. 19, ll. 40 – 44). *Bellinger* fails to teach or fairly suggest associating the item's image sequence number (i.e., image identification key) with the item's source sequence number that is generated by a sender of the electronically presented items in order to preserve linkage integrity between the item and the item's image data. Furthermore, *Bellinger* fails to teach or fairly suggest associating the item's image sequence number with the item's EIP sequence number by matching the source sequence number associated with the item's EIP

sequence number received at a first time with the same source sequence number associated with the item's image sequence number received at a second time.

In summary, neither *Vicknair* nor *Bellinger* teaches or fairly suggests generating a source sequence number by the sending institution that is associated with the transaction data and the image data for an electronically presented item, associating the item's ECP sequence number with the item's source sequence number, and associating the item's image sequence number with the item's source sequence number to preserve linkage integrity between the item and the item's image data. Furthermore, neither *Vicknair* nor *Bellinger* teaches or fairly suggests associating the item's image sequence number with the item's EIP sequence number by matching the source sequence number associated with the item's EIP sequence number received at a first time with the same source sequence number associated with the item's image sequence number received at a second time.

In view of the preceding arguments, claim 1 is allowable over the combination of *Vicknair* and *Bellinger*. Claims 2 – 26 depend from claim 1 and are allowable for at least the same reasons as claim 1. Claims 153 and 155 are computer readable storage medium and system claims having limitations that parallel the limitations of claim 1 and are allowable over the combination of *Vicknair* and *Bellinger* for at least the same reasons as claim 1.

With regard to claim 81, the transaction data and image data are received substantially simultaneously from the sending financial institution; therefore, there is no need to assign an EIP sequence number. Each of the items received includes a source sequence number that is generated by the sender of the electronically presented items, and transaction data and image data both associated with the sender-generated source sequence number. An image sequence number

is assigned to each item received at the receiving institution to associate the item's image sequence number with the item's source sequence number to preserve linkage integrity between the item and the item's image data. Neither *Vicknair* nor *Bellinger* teaches or fairly suggests (1) associating both transaction data and image data with a source sequence number that is generated by the sender of the electronically presented items, and (2) associating an item's image sequence number with the item's source sequence number to preserve linkage integrity between the item and the item's image data, as recited in claim 81. As argued above with regard to claim 1, *Vicknair* discloses that item sequence numbers for the imaged data are discarded such that the second (image) records are indexable according to a first item sequence number associated with an EIP item. In other words, *Vicknair* teaches that the records in the ECP file and the images in the image file are each assigned a unique item sequence number, and after correlating the records in the ECP file with the records for the images, the unique image sequence numbers for the image records are discarded, and the image sequence numbers for the ECP records are used to retrieve both ECP and associated image records. *Bellinger et al.* discloses that images of cleared checks are captured at the receiving institution and combined with posted MICR data and an image identifier key is associated with the MICR data on the check. *Bellinger* fails to teach or fairly suggest associating the item's image sequence number (i.e., image identification key) with the item's source sequence number that is generated by a sender of the electronically presented items in order to preserve linkage integrity between the item and the item's image data.


In view of the preceding arguments, claim 81 is allowable over the combination of *Vicknair* and *Bellinger*. Claims 82 – 105 depend from claim 81 and are allowable for at least the same reasons as claim 81. Claims 154 and 156 are computer readable storage medium and

system claims having limitations that parallel the limitations of claim 81 and are allowable over the combination of *Vicknair* and *Bellinger* for at least the same reasons as claim 81.

In view of the above remarks, it is submitted that the claim rejections of the Examiner have been properly addressed and the pending claims are in condition for allowance. It is respectfully requested that the Examiner enter this response after final rejection, and reconsider and withdraw the final rejection of the pending claims. It is also requested that the Examiner contact Applicants' attorney at the telephone listed below should this response not be deemed to place this application in condition for allowance.

Respectfully submitted,

12-15-10  
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